



Elite Checking Qualifications

To qualify for Elite Checking rates, you must:

- Receive your monthly statement electronically (Online Statements)
- Have 10 debit card point of sale transactions post and clear[^] during the Qualification Cycle
- Have at least one direct deposit or one auto debit via ACH during the Qualification Cycle

When the Elite Checking qualifications are met, the interest rate on your account and corresponding annual percentage yield (APY) is described in the chart below:

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
\$0.00 - \$10,000	1.49%	1.50%
\$10,000 and above	0.25%	0.25%

Maximum ATM Fee Reimbursement per Cycle
\$20.00

If you close your account before cash back and ATM reimbursements have been credited, you will not receive these rewards.

When the monthly Elite Checking qualifications are not met, we will pay not less than the minimum rate on your account. The minimum interest rate on your account and corresponding annual percentage yield (APY) is described in the chart below:

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
All Balance	0.05%	0.05%

Refer to the Truth in Savings disclosure for accrual and compounding information. Fees may reduce earnings. Refer to the Fee Schedule for applicable fees.

*Qualification Cycle: Each period starts on the last day of the previous month and ends on the second to last day of the current month. (One-day asynchronous - weekend processing)

[^]Post and Clear: This is the process of a purchase appearing on your account (posting) and then the cash finally coming out of your account (clearing). All qualifying transactions on the account must be posted and cleared during the qualification cycle, which could take anywhere from, but not limited to, 1-5 business days to post to an account from the date the transaction is made. ATM withdrawals do not qualify.

Note: Jordan Credit Union will send you an email at the end of each statement cycle that will let you know if you have met the qualifications above. There is no penalty for not qualifying.